

Report on Bachelor / Master Thesis

Institute of Economic Studies, Faculty of Social Sciences, Charles University in Prague

Student:	Kwadwo Ankomah
Advisor:	Milan Ščasný
Title of the thesis:	The Distribution and Utilization of Health Services in Ghana before and after the Introduction of the National Health Insurance Scheme

OVERALL ASSESSMENT *(provided in English, Czech, or Slovak):*

In his thesis Kwadmo asks a question whether poor people benefit from the National Health Insurance Scheme (NHIS) in Ghana and whether there has been an effect of the scheme on inequality in utilization of health care. This is an interesting and important research question, however the data analysis is not very closely linked to it. I have several remarks related first to the regression analysis, and second to the analysis of inequality indices. My other major point is that conclusions and especially policy recommendations are not related to the results of the data analysis. None of the statements about what should be done (focusing on education, easier registration for people living in isolated areas, mobile clinics, new definition of the poor) has been examined in the analysis. I also miss description of the methodology and main results of the study in the abstract. I think it would also help to include some tables or charts of recent development of the main variables of interest (NHIS registration, maternal mortality rate, hospital attendance) for poorer and richer sub-sample just to get better idea about the data before studying more complicated regressions and indices.

Let me provide some comments to the main regression model. The dependent variable is maternal mortality rate. However, it is not clear why it has been selected as the key measure of health. Why doesn't the study analyze for example death rate, hospital attendance or other health indicators? The main model is interested in the determinants of maternal mortality rate but it is not clear how exactly this analysis relates to the main aim of the thesis. The key independent variable of interest is NHIS (share of registered users). But the coefficients on NHIS do not help us to answer whether it is the poor people who benefit from NHIS. To study this it would be necessary to include the interaction term between NHIS and income (e.g. dummy for poorer regions). It would be also interesting to study the interaction with education which is mentioned in the conclusions but not analyzed in the data. The results suggest that there is no effect of NHIS on maternal mortality rate and the author interprets it that even though it is not there it is only matter of time before we will see it, but this statement is not supported by the existing data analysis and is not tested into more detail (i.e. whether there is stronger effect in recent years than in the past).

Further, it is not clear how the fixed effects were included in the regressions and why. This is not clear from the equation of the model on p. 33, from the regression tables and from the description on p. 35 where it is said that fixed effects have form of dummy variable for NHIS registration. I would expect to include a set of dummies for different regions and another one for time periods. Two of the

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independent variables are the number of doctors and nurses in the region, I think it would be better to use this measure divided by population size.

There also seem to be some mistakes in the list of the hypotheses. H3 says that NHIS has a positive relationship on maternal mortality rate – I think this should say negative. H4 says that there is a significant positive correlation between the number of doctors and maternal mortality rate, while H5 says there is no significant positive correlation for nurses. H6 and H7 are the same (H7 should be women instead of men).

In the second part of the data analysis, Kwadwo studies inequality indices (Gini and Theil). The Theil index seems to be more closely linked to the research question since it shows positive effect of NHIS on health outcomes (hospital attendance and NHIS registration). This is in contradiction to the regression analysis which does not show any positive effect of NHIS on maternal mortality rate. It would be natural to use hospital attendance as dependent variable as well. I find the analysis of income inequality between the regions before and after NHIS using Gini coefficient less interesting. Even if we observe change in income inequality we cannot be confident that it is a result of NHIS since there are many unobserved factors which may be the cause of such a change.

I recommend the thesis for the defence and suggest grade B (velmi dobře, 2).

SUMMARY OF POINTS AWARDED (for details, see below):

CATEGORY	POINTS
<i>Literature</i> (max. 20 points)	15
<i>Methods</i> (max. 30 points)	15
<i>Contribution</i> (max. 30 points)	20
<i>Manuscript Form</i> (max. 20 points)	15
TOTAL POINTS (max. 100 points)	65
GRADE (1 – 2 – 3 – 4)	2

NAME OF THE REFEREE: Julie Chytilová

DATE OF EVALUATION: August 29, 2011

Referee Signature

EXPLANATION OF CATEGORIES AND SCALE:

LITERATURE REVIEW: *The thesis demonstrates author's full understanding and command of recent literature. The author quotes relevant literature in a proper way.*

Strong	Average	Weak
20	10	0

METHODS: *The tools used are relevant to the research question being investigated, and adequate to the author's level of studies. The thesis topic is comprehensively analyzed.*

Strong	Average	Weak
30	15	0

CONTRIBUTION: *The author presents original ideas on the topic demonstrating critical thinking and ability to draw conclusions based on the knowledge of relevant theory and empirics. There is a distinct value added of the thesis.*

Strong	Average	Weak
30	15	0

MANUSCRIPT FORM: *The thesis is well structured. The student uses appropriate language and style, including academic format for graphs and tables. The text effectively refers to graphs and tables and disposes with a complete bibliography.*

Strong	Average	Weak
20	10	0

Overall grading:

TOTAL POINTS	GRADE		
81 – 100	1	= excellent	= výborně
61 – 80	2	= good	= velmi dobře
41 – 60	3	= satisfactory	= dobře
0 – 40	4	= fail	= nedoporučuji k obhajobě